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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/838,185	04/20/2001	Ikuo Sakaguchi	8042-1008	1577
466	7590	06/19/2007	EXAMINER	
YOUNG & THOMPSON			CHENCINSKI, SIEGFRIED E	
745 SOUTH 23RD STREET				
2ND FLOOR			ART UNIT	PAPER NUMBER
ARLINGTON, VA 22202			3692	
MAIL DATE		DELIVERY MODE		
06/19/2007		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

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APPLICATION NO./ CONTROL NO.	FILING DATE	FIRST NAMED INVENTOR / PATENT IN REEXAMINATION	ATTORNEY DOCKET NO.
09838185	4/20/01	SAKAGUCHI, IKUO	8042-1008

EXAMINER

Siegfried E.. Chencinski

ART UNIT	PAPER
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3692 20070614

DATE MAILED:

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Commissioner for Patents

Enclosed is a replacement copy of the Examiner's Answer which was mailed to Appellant on December 28, 2006. This mailing is in response to Ms. Joy Withorn's telephone request on June 14, 2007 for a copy since Appellant has not received the previously mailed copy of this Examiner's Answer.



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**BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES**

MAILED

Application Number: 09/838,185

DEC 28 2006

Filing Date: April 20, 2001

Appellant(s): SAKAGUCHI, IKUO

GROUP 3600

Thomas W. Perkins, Reg. No. 33,027
For Appellant

EXAMINER'S ANSWER



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/838,185	04/20/2001	Ikuo Sakaguchi	NEC-F98/USA	1577
466	7590	12/28/2006	EXAMINER	
YOUNG & THOMPSON 745 SOUTH 23RD STREET 2ND FLOOR ARLINGTON, VA 22202			CHENCINSKI, SIEGFRIED E	
			ART UNIT	PAPER NUMBER
			3692	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
2 MONTHS		12/28/2006	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

This is in response to the Office Action mailed January 13, 2006.

(1) Real Party in Interest

A statement identifying by name the real party in interest is contained in the brief.

(2) Related Appeals and Interferences

The examiner is not aware of any related appeals, interferences, or judicial proceedings which will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

(3) Status of Claims

The statement of the status of claims contained in the brief is correct.

(4) Status of Amendments After Final

The appellant's statement of the status of amendments after final rejection contained in the brief is correct.

(5) Summary of Claimed Subject Matter

The summary of claimed subject matter contained in the brief is correct.

(6) Grounds of Rejection to be Reviewed on Appeal

The appellant's statement of the grounds of rejection to be reviewed on appeal is correct.

(7) Claims Appendix

The copy of the appealed claims contained in the Appendix to the brief is correct.

(8) Evidence Relied Upon

Joao et al. US Patent 5,878,337

(9) Grounds of Rejection

The following ground(s) of rejection are applicable to the appealed claims:

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claim 8 is rejected under 35 U.S.C. 102(b) as being anticipated by Joao et al. (US Patent 5,878,337, hereafter Joao).

Re. Claim 8, Joao anticipates a card utilization approval method, comprising in order the steps of:

- during a purchase transaction at a point of sale using a card, reading card information at a payment processing terminal and transmitting the card information and purchase transaction data to a card authentication and settlement processing device (Col. 3, l. 62 – Col. 4, ll. 3, 31-35; Col. 5, ll. 20-25);
- at the card authentication and settlement processing device, determining an identity of a responsible card holder and a mobile device address of the responsible card holder based on the card information (Col. 27, ll. 60-62; Col. 32, ll. 39-49);

Art Unit: 3692

the transmission to the card holder's mobile device is only made after making the determination "whether an account of the responsible card holder can settle the purchase transaction". In actual fact, Joao teaches both options. The option to make the determination before making said determination is found in Joao, Col. 10, I. 64 through Col. 11, I. 30. Col. 10, I. 67 through Col. 11, I. 4 teaches "The apparatus and method of the present invention may provide for an immediate, as well as for a deferred, authorization, notification and/or security in any of the above described financial transactions and/or wireless communications transactions". Col. 11, II. 16-24 teaches "Accordingly, it is an object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions involving credit cards, charge cards, debit cards, and/or currency or "smart" cards, savings accounts, checking accounts and/or automated teller machine accounts and for providing authorization, notification and/or security in wireless communications transactions involving cellular telephones and/or other cellular communications devices.". Col. 11, II. 25-30 teaches "It is another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions involving credit cards, charge cards, debit cards, wherein the cardholder may authorize or disapprove of a transaction, in real time.". Therefore, Joao teaches all of the limitations of claim 8.

- before determining whether an account of the responsible card holder can settle the purchase transaction, transmitting the purchase transaction data from the card authentication and settlement processing device to the mobile device address of the responsible card holder (Abstract – II. 1-11; Col. 4, I. 62 - Col. 5, I. 2; Col. 6, II. 4-43; Col. 10, I. 64 - Col. 11, I. 30);
- at the mobile device of the responsible card holder, receiving the purchase transaction data, determining whether to authorize the purchase transaction, and informing the card authentication and settlement processing device of the determination whether to authorize the purchase transaction (Col. 6, II. 44-61); and
- at the card authentication and settlement processing device, if the purchase transaction is authorized by the mobile device of the responsible card holder, determining whether the account of the responsible card holder can settle the purchase transaction, and informing both the mobile device of the responsible card holder and the payment processing terminal whether the account of the responsible card holder can settle the purchase transaction (Col. 7, II. 29-34; Col. 8, II. 19-22; Col. 8, I. 67 – Col. 9, I. 5).

(10) Response to Argument

Appellant's sole argument is that Joao does not teach the first part of claim 8's element (c), "before determining whether an account of the responsible card holder can settle the purchase transaction, transmitting the purchase transaction data from the card authentication and settlement processing device to the mobile device address of the responsible card holder". The argument asserts that Joao's teaching that the timing of

(11) Related Proceeding(s) Appendix

No decision rendered by a court or the Board is identified by the examiner in the Related Appeals and Interferences section of this examiner's answer.

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

Siegfried E. Chencinski

Patent Examiner

RICHARD E. CHILCOT, JR.
SUPERVISORY PATENT EXAMINER

Conferees:

Richard E. Chilcot, SPE *per*

Frantzy Poinvil, Primary Examiner *FP*

Siegfried E. Chencinski, Patent Examiner *M*